

1 What is claimed is:

2 1. A bill payment system comprising:

3 a biller generating at least one invoice for at least one customer, said invoice
4 comprising a unique bar code, said bar code comprising data identifying at least said
5 customer and said biller; and

6 a scanning apparatus configured to scan said bar code and, based on the
7 identifying data of said bar code, to effect payment to said biller in a predetermined
8 amount.

9 2. A system according to claim 1, wherein said payment is effected as an electronic
10 funds transfer.

11 3. A system according to claim 1, wherein said payment is effected via an
12 Automated Clearing House.

13 4. A system according to claim 1, wherein said bar code comprises a plurality of
14 validation levels.

15 5. A system according to claim 1, wherein said apparatus is configured to transmit
16 the date and time of said payment to said biller.

17 6. A system according to claim 1, wherein said apparatus is integrated into a point-
18 of-sale system.

19 7. A system according to claim 1, wherein said apparatus is in a location selected
20 from the group consisting of: grocery store, convenience store, supermarket, chain store,
21 post office, drug store, government office, location where goods are sold, location where
22 services are sold, and retail store.

4 9. A system according to claim 1, wherein said data identifying said biller is
5 assigned by a central registry authority.

6 10. A system according to claim 1, wherein said apparatus is configured to print a
7 receipt evidencing said payment.

8 11. A bill payment method comprising:

9 generating an invoice for at least one customer, said invoice comprising a unique
10 bar code, said bar code comprising data identifying at least said customer and said biller;
11 and

12 permitting a third party to scan said bar code and, based on the identifying data of
13 said bar code, to effect payment to said biller in a predetermined amount.

14 12. A method according to claim 11, wherein said payment is effected as an
15 electronic funds transfer.

16 13. A method according to claim 11, wherein said payment is effected via an
17 Automated Clearing House.

18 14. A method according to claim 11, wherein said bar code comprises a plurality of
19 validation levels.

20 15. A method according to claim 11, further comprising transmitting the date and
21 time of said payment to said biller.

22 16. A method according to claim 11, wherein said scanning is performed at a point-
23 of-sale system.

1 17. A method according to claim 11, wherein said scanning is performed in a location
2 selected from the group consisting of: grocery store, convenience store, supermarket,
3 chain store, post office, drug store, government office, location where goods are sold,
4 location where services are sold, and retail store.

5 18. A method according to claim 11, wherein said bar code is in a location selected
6 from the group consisting of: on the front of said invoice, on the reverse of said invoice,
7 detachably printed on said invoice, and on a separate piece of paper from said invoice.

8 19. A method according to claim 11, wherein said data identifying said biller is
9 assigned by a central registry authority.

10 20. A method according to claim 11, further comprising printing a receipt evidencing
11 said payment.

12 21. A bill payment network comprising:

13 a plurality of billers, each said biller generating an invoice for at least one
14 customer, said invoice comprising a unique bar code, said bar code comprising data
15 identifying at least said customer and said biller; and

16 a plurality of third parties in communication with said billers, each said third party
17 capable of scanning said bar code and, based on the identifying data of said bar code,
18 effecting payment to said biller in a predetermined amount.

19 22. A network according to claim 21, wherein said payment is effected as an
20 electronic funds transfer.

21 23. A network according to claim 21, wherein said payment is effected via an
22 Automated Clearing House.

1 24. A network according to claim 21, wherein said bar code comprises a plurality of
2 validation levels.

3 25. A network according to claim 21, wherein said third party is configured to
4 transmit the date and time of said payment to said biller.

5 26. A network according to claim 21, wherein said third party is capable of
6 performing said scanning using a point-of-sale system.

7 27. A network according to claim 21, wherein said third party is in a location selected
8 from the group consisting of: grocery store, convenience store, supermarket, chain store,
9 post office, drug store, government office, location where goods are sold, location where
10 services are sold, and retail store.

11 28. A network according to claim 21, wherein said bar code is in a location selected
12 from the group consisting of: on the front of said invoice, on the reverse of said invoice,
13 detachably printed on said invoice, and on a separate piece of paper from said invoice.

14 29. A network according to claim 21, wherein said data identifying said biller is
15 assigned by a central registry authority.

16 30. A network according to claim 21, wherein said third party is configured to print a
17 receipt evidencing said payment.

18 31. A bill payment method comprising:

19 receiving an invoice from a biller, said invoice comprising a unique bar code, said
20 bar code comprising data identifying at least a customer and said biller; and

21 permitting a third party in communication with said biller to scan said bar code
22 and, based on the identifying data of said bar code, to effect payment to said biller in a
23 predetermined amount.

3 33. A method according to claim 31, wherein said payment is effected via an
4 Automated Clearing House.

5 34. A method according to claim 31, wherein said bar code comprises a plurality of
6 validation levels.

7 35. A method according to claim 31, further comprising transmitting the date and
8 time of said payment to said biller.

36. A method according to claim 31, wherein said scanning is performed at a point-of-sale system.

37. A method according to claim 31, wherein said scanning is performed in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

38. A method according to claim 31, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

39. A method according to claim 31, wherein said data identifying said biller is assigned by a central registry authority.

40. A method according to claim 31, further comprising printing a receipt evidencing said payment.